



UNITED STATES PATENT AND TRADEMARK OFFICE

UNDER SECRETARY OF COMMERCE FOR INTELLECTUAL PROPERTY AND
DIRECTOR OF THE UNITED STATES PATENT AND TRADEMARK OFFICE

February 13, 2008

KHAI HEE KWAN
PETI SURAT 1178
SANDAKAN, 90713
MY

Dear Sir/Madam,

Your refund request for 09628098 in the amount of \$105.00 has been denied .

Any request for a refund which is not based upon subsequent entitlement to small entity status (see 37 CFR 1.28(a)) must be filed within the two-year non-extendable time limit set forth in 37 CFR 1.26(b). See MPEP 607.02

Sincerely,

Cynthia Streater
Cynthia Streater
Technical Center Others
703 308-9010 x178

1-21-08

Application number: 09/628098

Art Unit: 3691

Applicant: Khai Hee Kwan

Examiner: Akintola Olabode.

Title: Computer System and Method for online display, negotiation and management of loan syndication over computer network.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents
Virginia 22313-1450

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Sir/Madam:

Request for Refund of Fees.

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1. The Applicant has paid US\$ 475 for this application having filing date July 27-2000. USPTO has kept silent in regards to refunding any excess at the time of filing. Since, July 2000, the applicant has naturally assumed USPTO will in due course make a refund.

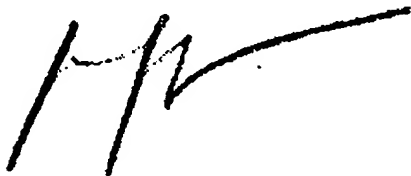
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2. The current application which is still pending has 3 independent with no excess claims.

3. Therefore, given there is a difference of US 105 owing, it is respectfully asked that this excess be refunded.

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Yours truly,



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Khai H Kwan
Customer Num 023336

22 Jan 2008